

In re:
Kyle Joseph Domitrovits
Brittany Kristen Domitrovits
Debtors

Case No. 18-12926-pmm
Chapter 13

District/off: 0313-4
Date Rcvd: Sep 29, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Kyle Joseph Domitrovits, Brittany Kristen Domitrovits, 1028 Hogan Way, Northampton, PA 18067-2701
14120861	+ People First FCU, R.A. Rogers, Inc., P O Box 3302, Crofton, MD 21114-0302
14100927	+ Synchrony Bank by AIS, InfoSource, LP as agent, 4515 N. Santa Fe Avenue, Oklahoma City, OK 73118-7901
14219193	+ U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Sep 30 2023 01:03:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Sep 30 2023 01:03:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14104507	EDI: GMACFS.COM	Sep 30 2023 04:56:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14131484	+ EDI: BANKAMER2.COM	Sep 30 2023 04:56:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14123758	Email/PDF: bncnotices@becket-lee.com	Sep 30 2023 01:10:46	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14101243	+ Email/Text: bankruptcy@cavps.com	Sep 30 2023 01:03:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14125534	+ EDI: CITICORP.COM	Sep 30 2023 04:56:00	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
14262772	EDI: Q3G.COM	Sep 30 2023 04:56:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14737316	+ Email/Text: EBN@edfinancial.com	Sep 30 2023 01:02:00	Edfinancial on behalf of US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
14278077	Email/Text: ECMCBKNotices@ecmc.org	Sep 30 2023 01:03:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
14162704	+ Email/Text: Bankruptcy@Freedommortgage.com	Sep 30 2023 01:03:00	Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
14130305	+ Email/Text: camanagement@mtb.com	Sep 30 2023 01:03:00	M&T Bank, PO BOX 1508, Buffalo, NY 14240-1508
14112691	+ Email/Text: bankruptcyydpt@mcmcg.com	Sep 30 2023 01:03:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14159839	EDI: PRA.COM		

District/off: 0313-4

User: admin

Page 2 of 3

Date Rcvd: Sep 29, 2023

Form ID: 3180W

Total Noticed: 23

14120860	+ Email/Text: joey@rmscollect.com	Sep 30 2023 04:56:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14124910	EDI: Q3G.COM	Sep 30 2023 01:03:00	Patient First c/o Receivables Management Systems, PO Box 73810, North Chesterfield, VA 23235-8047
14124909	EDI: Q3G.COM	Sep 30 2023 04:56:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14202493	+ Email/Text: bncmail@w-legal.com	Sep 30 2023 04:56:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
14127865	+ Email/Text: bncmail@w-legal.com	Sep 30 2023 01:03:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
		Sep 30 2023 01:03:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14202494	*+	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2023 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbefcf@brockandscott.com
ANDREW L. SPIVACK	on behalf of Creditor FREEDOM MORTGAGE CORPORATION andrew.spivack@brockandscott.com wbefcf@brockandscott.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com
CHARLES LAPUTKA	on behalf of Joint Debtor Brittany Kristen Domitrovits claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com
CHARLES LAPUTKA	on behalf of Debtor Kyle Joseph Domitrovits claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com

District/off: 0313-4

User: admin

Page 3 of 3

Date Recd: Sep 29, 2023

Form ID: 3180W

Total Noticed: 23

JEROME B. BLANK

on behalf of Creditor FREEDOM MORTGAGE CORPORATION jblank@pincuslaw.com mmorris@pincuslaw.com

REGINA COHEN

on behalf of Creditor Ally Bank rcohen@lavin-law.com mmalone@lavin-law.com

ROBERT J. DAVIDOW

on behalf of Creditor FREEDOM MORTGAGE CORPORATION robert.davidow@phelanhallinan.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

THOMAS SONG

on behalf of Creditor FREEDOM MORTGAGE CORPORATION tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1	Kyle Joseph Domitrovits	Social Security number or ITIN xxx-xx-7483
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	Brittany Kristen Domitrovits	Social Security number or ITIN xxx-xx-3944
	First Name Middle Name Last Name	EIN _____
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 18-12926-pmm		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kyle Joseph Domitrovits

Brittany Kristen Domitrovits
aka Brittany Kristen Messeniehner

9/28/23

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.